

Information to identify the case:					
Debtor 1	<u>Nancy L. Geist</u>			Social Security number or ITIN	xxx-xx-4258
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-10629-TPA					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy L. Geist

11/22/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nancy L. Geist
Debtor

Case No. 16-10629-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

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Date Rcvd: Nov 22, 2021

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:

Recip ID	Recipient Name and Address
db	+ Nancy L. Geist, 64 Perry Way, Punxsutawney, PA 15767-6331
cr	+ Peoples TWP, LLC, c/o Barbara Rodgers, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Wilmington Savings Fund Society, FSB, as trustee o, Michele A. De Witt, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
14253189	+ CitiFinancial, 605 Munn Road E, Fort Mill, SC 29715-8421
14322618	CitiFinancial Servicing LLC, P.O. BOX 6043, Sioux Falls, SD 57117-6043
14253197	+ Montgomery Ward, 225 Broadhollow Road, Melville, NY 11747-4822
14253200	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14322857	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15228303	+ U.S. Bank Trust National et al, c/o AHP Servicing LLC, 440 S. LaSalle St, Suite 1110, Chicago, IL 60605-1028
14749009	+ Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 23 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 23 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2021 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 23 2021 04:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bknotices@sns.com	Nov 22 2021 23:30:00	SN Servicing Corporation, 323 Fifth Street, PO Box 35, Eureka, CA 95502-0035
14262116	EDI: GMACFS.COM	Nov 23 2021 04:23:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14253186	+ EDI: GMACFS.COM	Nov 23 2021 04:23:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14274934	EDI: CAPITALONE.COM	Nov 23 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
14253187	+ EDI: CAPITALONE.COM	Nov 23 2021 04:23:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14253188	+ EDI: CITICORP.COM	Nov 23 2021 04:23:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14253190	+ EDI: WFNNB.COM	Nov 23 2021 04:23:00	Comenity-Blair, P.O. Box 659707, San Antonio, TX 78265-9707
14274923	+ EDI: CBS7AVE	Nov 23 2021 04:23:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14253191	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 22 2021 23:30:45	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
14253192	+ EDI: CBS7AVE	Nov 23 2021 04:23:00	Direct Charge, 1112 7th Avenue, Monroe, WI 53566-1364
14274920	+ EDI: CBS7AVE	Nov 23 2021 04:23:00	Direct Charge, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14253194	+ EDI: DCI.COM	Nov 23 2021 04:23:00	Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
14253195	Email/Text: jwalsh@fcbanking.com	Nov 22 2021 23:29:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14253196	+ EDI: AMINFOFP.COM	Nov 23 2021 04:23:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14295834	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2021 23:30:46	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14307786	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2021 23:30:37	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14305067	+ EDI: MID8.COM	Nov 23 2021 04:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14274924	+ EDI: CBS7AVE	Nov 23 2021 04:23:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14312037	+ EDI: AGFINANCE.COM	Nov 23 2021 04:23:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14253198	+ EDI: AGFINANCE.COM	Nov 23 2021 04:23:00	OneMain Financial, 310 Ridge Avenue, Punxsutawney, PA 15767-1712
14400520	EDI: PRA.COM	Nov 23 2021 04:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14286032	+ Email/Text: bankruptcynotices@psecu.com	Nov 22 2021 23:30:00	PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
14253199	+ EDI: WFNNB.COM	Nov 23 2021 04:23:00	Peebles, WFNNB, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14301153	+ EDI: JEFFERSONCAP.COM	Nov 23 2021 04:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14273313	EDI: Q3G.COM	Nov 23 2021 04:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14273314	EDI: Q3G.COM	Nov 23 2021 04:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14253201	+ EDI: RMSC.COM	Nov 23 2021 04:23:00	Synchrony Bank/Lowes, P.O. Box 530914,

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14253202	+ EDI: CBS7AVE	Nov 23 2021 04:23:00	Atlanta, GA 30353-0914 Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
14905373	+ Email/Text: bknotices@sns.com	Nov 22 2021 23:30:00	U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
14253203	+ EDI: VERIZONCOMB.COM	Nov 23 2021 04:23:00	Verizon, P.O. Box 15026, Albany, NY 12212-5026
14253204	+ EDI: WFNNB.COM	Nov 23 2021 04:23:00	Woman Within, P.O. Box 182273, Columbus, OH 43218-2273
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association as Trustee of
14705981	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14253193	##+	Ditech Financial, P.O. Box 6172, Rapid City, SD 57709-6172
14319781	##+	Ditech Financial LLC, 2100 East Elliot Rd., Bldg 94 Dept T-120, Tempe, AZ 85284-1806

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Fred W. Freitag, IV	on behalf of Creditor U.S. Bank Trust National Association as Trustee of American Homeowner Preservation Trust Series 2015A+ fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Kenneth P. Seitz	on behalf of Debtor Nancy L. Geist thedebterasers@aol.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	

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on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6